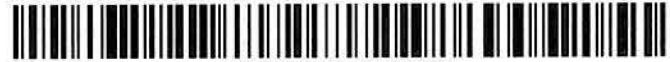


Certificate Number: 16339-PAE-DE-036398872

Bankruptcy Case Number: 17-10328



16339-PAE-DE-036398872

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 15, 2022, at 12:15 o'clock AM EDT, Johnetta Pumphrey completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 15, 2022 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor